

UNITED STATES BANKRUPTCY COURT
DISTRICT of District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/8/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ethan Blumenfeld
31 N. Terrace
Maplewood, NJ 07040

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1831 (Ethan Blumenfeld)

United States Bankruptcy Judge:
Honorable Rosemary Gambardella

Attorney for Debtor(s) (name and address):

Leonard S. Singer
Zazella & Singer
48 Mountain View Blvd.
PO Box 737
Wayne, NJ 07474-0737
Telephone number: (973) 696-1700

Trustee:

Benjamin A. Stanziale Jr.
Stanziale & Stanziale
29 Northfield Avenue
Suite 201
West Orange, NJ 07052
Telephone number: (973) 731-9393
The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: **March 8, 2012**

Time: **09:30 AM**

Location: **Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

5/7/12

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102
Telephone number: 973-645-4764

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:

8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 2/9/12

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
--- Refer to Other Side for Important Deadlines and Notices ---	

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Ethan Blumenfeld
DebtorCase No. 12-13047-RG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: rhernand
Form ID: b9aPage 1 of 2
Total Noticed: 25

Date Rcvd: Feb 09, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2012.

db +Ethan Blumenfeld, 31 N. Terrace, Maplewood, NJ 07040-1378
tr +Benjamin A. Stanziale, Jr., Stanziale & Stanziale, 29 Northfield Avenue, Suite 201,
West Orange, NJ 07052-5358

smg +U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523
512750267 AT&T, P.O. Box 2971, Omaha, NE 68103-2971
512750266 American Express, P.O. Box 84058, Columbus, GA 31908-4058
512750269 +Borough of Roseland, 19 Harrison Avenue, Roseland, NJ 07068-1307
512750271 +Carrie Lisa Fast, 2727 Revere Street, Apt. 101, Houston, TX 77098-1328
512750273 Citibank, P.O. Box 6094, Home Depot), Sioux Falls, SD 57117-6094
512750274 Griffin Alexander, P.C., 415 Route 10, Suites 6-8, Randolph, NJ 07869
512750275 +Laufer Dalena Codicina Jensen & Boyd, LL, 23 Cattano Avenue, Morristown, NJ 07960-6839
512750276 +Lum Oraseo & Positan, LLC, 103 Eisenhower Pkwy, Roseland, NJ 07068-1049
512750278 +Mitchell Goldstein, Esq., Lentz & Gengaro, LLP, 347 Mt. Pleasant Avenue, Suite 203,
West Orange, NJ 07052-2749

512750279 +MSS Millburn Realty Co., 12 Vreeland Avenue, Totowa, NJ 07512-1121
512750277 +Mitchel Goldstein, Esq., 347 Mt. Pleasant Avenue, West Orange, NJ 07052-2749
512750281 PSE&G, P.O. Box 14103, New Brunswick, NJ 08906-4103
512750280 +Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
512750282 +Stonegate at Roseland Homeowners Assoc, Integra Property Mgt., 200 Valley Road, Suite 203,
Mount Arlington, NJ 07856-1320

512750285 +Zucker, Goldberg & Ackerman, LLC, P.O. Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: zandsattys@aol.com Feb 09 2012 21:53:03 Leonard S. Singer, Zazella & Singer,
48 Mountain View Blvd., PO Box 737, Wayne, NJ 07474-0737

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 09 2012 21:56:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

512750268 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Feb 09 2012 21:55:23 Aurora Loan Services,
P.O. Box 1706, Scottsbluff, NE 69363-1706

512750270 EDI: CAPITALONE.COM Feb 09 2012 21:08:00 Capital One, P.O. Box 85167,
Richmond, VA 23285-5167

512750272 EDI: CHASE.COM Feb 09 2012 21:08:00 Chase, P.O. Box 15583, Wilmington, DE 19886-1194

512750283 +EDI: TDBANKNORTH.COM Feb 09 2012 21:08:00 TD Bank, 32 Chestnut Street,
Lewiston, ME 04240-7799

512750284 EDI: AFNIVZCOMBINED.COM Feb 09 2012 21:08:00 Verizon, P.O. Box 4830,
Trenton, NJ 08650-4830

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

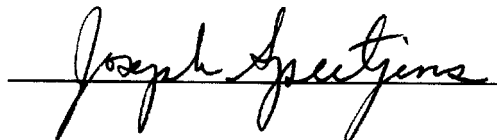
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2012

Signature:



District/off: 0312-2

User: rhernand
Form ID: b9a

Page 2 of 2
Total Noticed: 25

Date Rcvd: Feb 09, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2012 at the address(es) listed below:

Benjamin A. Stanziale trustee@stanzialelaw.com, nj45@ecfcbis.com
Leonard S. Singer on behalf of Debtor Ethan Blumenfeld zandsattys@aol.com

TOTAL: 2